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PATENT
Attorney Docket No.: 020375-007210US

On February 4, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Jennifer Dolan

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Brian Dentler et al.

Application No.: 10/618,072

Filed: July 11, 2003

For: METHOD AND SYSTEMS TO
IDENTIFY AND CONTROL PAYMENT
FRAUD

Examiner: Not yet known

Art Unit: 3629

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

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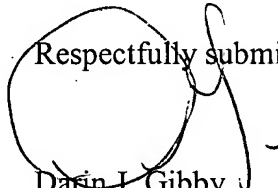
Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Also enclosed is a copy of the Search/Examination report corresponding to the PCT application.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Darin J. Gibby
Reg. No. 38,464

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PTO/SB/21 (09-04)

**TRANSMITTAL
FORM**

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Total Number of Pages in This Submission

Application Number	10/618,072
Filing Date	July 11, 2003
First Named Inventor	Dentler, Brian
Art Unit	3629
Examiner Name	Not yet known
Attorney Docket Number	020375-007210US

ENCLOSURES (Check all that apply)

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Copies of four (4) cited references
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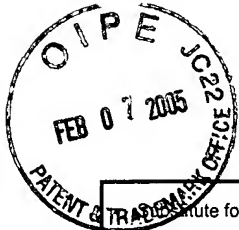
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Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Darin J. Gibby		
Date	February 4, 2005	Reg. No.	38,464

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/618,072	
			Filing Date	July 11, 2003	
			First Named Inventor	Dentler, Brian	
			Art Unit	3629	
			Examiner Name	Not yet known	
Sheet	3	of		Attorney Docket Number	020375-007210US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-5,220,501	06-15-1993	Lawlor et al.	
	AB	US-2002/0016769	02-07-2002	Barbara et al.	
	AC	US-2002/0049670	04-25-2002	Moritsu et al.	
	AD	US-2002/0087468	07-04-2002	Ganeshan et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.